

Matthew Olinger
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The Honorable John A. Ross
U.S. District Court Judge
Eastern District of Missouri
Thomas F. Eagleton U.S. Courthouse
Courtroom: 12 North / Chambers 12.148
Eastern District of Missouri

Dear Judge Ross:

I write with profound regret and immense embarrassment for the crimes I committed. Instead of proving worthy of the trust that my employer placed in me, I exploited my position, breaking the law by misusing company resources for my personal benefit. I am ashamed of my behavior and determined to make things right.

I should never have put my employer in this position of having to bring a case against me. I am embarrassed that I did not have the good character to recognize my wrongdoing, come forward, and accept the fallout that would come. Those who know me best—my parents, my wife, my in-laws, and my church family—would have expected me to act more honorably. I was wrong to have abused my position of trust, but I compounded my wrongdoing by putting my colleagues in the awkward position of having to confront me.

I owe an apology to the many people who opened opportunities for me, and who relied upon me to act honorably. I brought shame upon my career and family, and I know I must make amends.

Upon learning that the authorities had discovered my crimes, I wanted to reconcile immediately. The reconciliation process will require many steps, likely lasting a lifetime.

I've heard the cliché that it takes years to build a good reputation, but bad decisions can obliterate a person's character in an instant. Previously, I've tried to define myself as a disciplined, hard worker, a good family man, and a good citizen. By virtue of my arrogance and selfishness, I've forfeited the right to see myself in such a way. I feel anchored with regret, humiliation, and disgrace, and yet I know that I'm responsible for finding a way to make things right and begin the pathway back to good citizenship.

With assistance from my attorney, I met with prosecutors and cooperated fully, admitting my guilt. I didn't hesitate to accept responsibility and plead guilty when notified of the charge.

Making things right, however, requires much more. I owe my victims and this Honorable Court a lot more than a guilty plea. My former colleagues and the Court have a right to know the influences that led to my demise.

For hours, I've reflected on the charging instrument that read, *United States of America v. Matthew Olinger*. I had to figure out what it meant to have my country bring charges against me and to meditate over the decisions that led me here. After all, I know that I'm a person who had many privileges.

It has taken time for me to introspect, and to figure out a plan on how I could begin working on a path to redemption. Writing this letter represents one incremental step in the series of steps I need to take on that path.

In the pages to follow, I'll explain the influences that led me here. Then, I will reveal what I've learned from this experience. Finally, I'll talk about the steps I am taking to atone and make things right.

Background:

I'd like those who will judge me to know that there is no excuse for the decisions I made. I come from a good family. My parents, Mark, and Jeanne Olinger lived a traditional lifestyle with traditional midwestern values in their hometown community of Milwaukee, Wisconsin. They lived as honest people and role models for all.

My paternal grandfather served his community as a family physician, and my maternal grandfather worked as a banker. Following the customs of their time, my two grandmothers were homemakers. When my mother was going to college, her parents adopted two babies. Their commitment to family inspired me.

Like his father, my dad devoted his life to medicine and worked long hours as a family doctor. He and my mom met while in high school. She earned her degree in education. With two leaders as parents, I grew up in a household that emphasized the importance of academics, honesty, integrity, and community service.

I attended Leopold Elementary School, and Cherokee Middle School, and graduated from Edgewood Catholic High School where I began dating my future wife, Sarah. Drawn to athletics, I played many sports and had a natural aptitude for hockey. With aspirations of playing in the National Hockey League, during my senior year of high school I accepted an invitation to play hockey for the Cedar Rapids RoughRiders in the United States Hockey League. This meant leaving my family, moving to IA, attending a new school, and living with a housing family at the age of 17.

After graduating high school, in 2001, I played for two more years with the Cedar Rapids Roughriders and was named team captain during my third year. Upon accepting an offer for an athletic scholarship, I returned home to Madison to play Division I hockey for the University of Wisconsin. As I returned home to live out my childhood dream of playing for the Badgers I was

reunited with Sarah and both of our families. Playing in my hometown meant that I was surrounded by love and support. Sarah and both of our families were always there to support me on and off the ice. As we settled into our new life in Madison, Sarah pursued a degree in psychology while I began studies and focused on playing hockey.

I looked up to Sarah's father, Mike, who welcomed me and mentored me throughout my adolescence. Mike built his career in professional sales, serving the agricultural industry. He encouraged me to consider sales as a career, predicting that with my personality and leadership skills, I would enjoy getting out to meet people. Given the strenuous demands of playing on the University of Wisconsin hockey team, the idea of learning more about business and sales appealed to me. I considered agriculture and business as a possible career track, so I pursued courses that led me in that direction. Although I appreciated the opportunity to play for the Badgers, including memories from winning the national championship in 2006, by the time I graduated, the goal of playing hockey in the NHL lost its luster. Wanting to spend more time with Sarah, I shifted my focus to getting married and starting a family.

After earning my degree in 2007, Sarah and I began to plan for our family. We married on May 12, 2007, and after years of trying and suffering through eight miscarriages God blessed us with four beautiful children:

- Jack was born on April 19, 2009. He is now 14.
- Kate was born on March 4, 2011. She is now 13.
- Brad was born on November 29, 2014. He is now 9.
- Emily was born on September 8, 2018. She is now 4.

Career:

To support our growing family, we bought our first home. I began with an entry-level sales job with the Ricoh company, selling copiers and document solutions to the local business community. After about a year, my father-in-law, Mike, touted the many opportunities opening in the agricultural sector. With my degree, he suggested that I could accelerate my career if I switched sectors from business solutions to crop protection chemicals.

Following his advice, I interviewed for the role of Sales Support Specialist at the Bayer corporation's regional office in Kansas City. We moved from Madison to Kansas City in 2008, soon after Sarah gave birth to our son, Jack. In that new role at Bayer, I began learning how to grow a sales territory. For about 18 months, I learned a great deal by helping managers with day-to-day responsibilities, planning for meetings, and supporting sales operations.

With encouragement from my team at Bayer, I applied for a sales position in Hershey, Pennsylvania. We moved to Hersey in 2009, where I enjoyed learning about the company's products and building relationships with prospective customers. In many ways, I felt as if I were helping to build a business from scratch. Although an established company with many products, the pesticide division of Bayer did not have many transactions with consumers in the Pennsylvania region. By making hundreds of cold calls or walking into businesses, I started to open relationships that led to sales, and my career began to blossom.

After a few years, in 2013, my colleagues recommended that I apply for a new position in Raleigh, North Carolina. The role brought increasing levels of responsibility, making me feel valued by my colleagues. I went all in as a company man, dedicated to growing my family and career with Bayer, and anticipating that over time, I might grow into more senior sales leadership positions.

In many ways, my athletic training in sports helped me prepare for a career in sales. If we played as good teammates and followed a plan, we could all celebrate being on a winning team. We had to know the needs of our customers, understand how our products could help them, and be responsive to their demands. My father-in-law, Mike, was correct in that the position felt natural to me, and Bayer opened many opportunities for me to advance.

Despite the charming opportunity, the job required frequent travel which kept me away from my family. As our family began to grow, I started to miss my wife and children. Sarah gave birth to our daughter Kate before we left Pennsylvania, and in North Carolina, the Lord blessed us with Brad. With a wife I adored and three young children at home, I began to resent the demands of having to go on the road. Instead of being with my family, I started to feel as if I was living in airports and hotels.

With increasing responsibilities, I had to travel more. By 2015, I spent more time away from my family than with my family. In retrospect, I know that I chose the career. Options existed for me to make a change. I could have spoken with my team about other opportunities in the company, or I could have looked for a position in another industry. But with a growing family and mounting responsibilities, I felt trapped, and I didn't handle it well.

Losing my Moral Compass:

To cope with the stress, I started drinking more while on the road. Drinking at home wouldn't have occurred to me, because I wouldn't have wanted to set a bad example for my wife and children. Yet while on the road, entertaining customers with alcohol felt like part of the job, and I began to indulge more than necessary. I became less devoted to fitness and more reckless with decisions.

I felt as if I was going down the wrong track, very different from the community service and leadership role that I prepared for as a young man. As I reflect, the decisions I made torment me.

Looking back, I think that I began going astray by covering small personal expenses with a corporate credit card in 2014. I don't even recall the first time. Each week, I'd record the purpose of any expense I made on a corporate credit card and relate the expense to an account, or a prospective account. Bayer trusted me with a corporate credit card since the start of my sales role, and I'd grown used to filling out those expense reports. I used the card appropriately until the first time I charged a personal expense. It was a meal or something that didn't have anything to do with business. When filling out the report, however, I inserted the expense, misrepresenting that it was in pursuit of a sale for the company.

The company reimbursed the expense without question. The next month, I did it again. And again. Although I don't have exact numbers, because I didn't keep accurate records, as I try to reconstruct my wrongdoing, and the decisions that led me there, I think that I charged around \$1,000 worth of personal expenses to Bayer the first year that I began going astray. In the second year, I may have charged twice as much. It got to the point where I didn't even think about the charges. If a meal cost \$100, I could use my corporate credit card and people wouldn't question me. By 2018, those inappropriate meal charges became thousands of dollars for payments to car rental companies, hotels, or other expenses that didn't have anything to do with the growth of Bayer's business.

Investigation:

Clearly, the leadership team at Bayer identified a pattern in my expense reports and became suspicious. In the spring of 2022, colleagues called me for an urgent meeting. Although I had to participate in team meetings routinely, this one felt different. I didn't suspect that my career was about to transition into a downward spiral, but when I met with my manager and the director of human resources, I began to feel as if the web of my wrongdoing had caught up with me. I couldn't answer their questions about my expenses. I dissembled during the meeting, sensing that my career had taken an irreversible turn.

I regret that I did not admit my wrongdoing but instead lied with hopes of covering my tracks. I wasn't 100% forthcoming. Within a week, Bayer terminated me for cause.

Humiliated, I had to tell Sarah. Instead of speaking honestly to her, I minimized my culpability. We had known each other since high school and built our family together. I felt humiliated by the shame that my actions would bring upon her. We'd gone through so much together, and I hated myself for putting her through this embarrassment.

We did not realize the magnitude of the problems that I created. Sarah encouraged me to pick myself up and start again. While Bayer continued its investigation, I tried to get my affairs in order, finding insurance for my family and a way to earn a living. Another company, Stoller USA, saw the best in me and offered me a position. Had the company known that Bayer terminated me for dishonesty, the job may not have opened.

Sarah and I relocated to Florida, in search of a simpler lifestyle, and a better community to raise our family. For the next year, I tried to move on and rebuild my life. Since moving and reflecting, I have realized what is truly important in my life. Money doesn't buy happiness, and my faith and family mean everything to me. I am ashamed of my actions and commit to being a better leader and role model for my family.

While living in Florida, unbeknownst to me the investigation at Bayer continued, as the company attempted to audit records to assess the losses my dishonesty had caused.

After several months, the problems caught up with me. Two FBI agents knocked on my door in January of this year, just after our family had returned from a trip to lay my father-in-law to rest in South Africa. I retained counsel and tasked him with doing anything necessary to work toward

making things right. He coordinated a meeting with the FBI and the US Attorney's office and helped me start this pathway toward reconciliation.

From that moment forward, I cooperated fully with the government and tried to come up with a plan that would help me recalibrate.

Reconciliation:

Before I could make things right with others, I understood that I had to untangle the complexities that led me to make so many bad decisions. While growing up, positive role models were all around me. My parents were scrupulously honest. Since childhood, coaches drilled me with the importance of a good work ethic, reminding me that there were no shortcuts to leadership and that we had to live honestly, and with discipline.

As a family physician, my father lived as the epitome of honesty. While growing up, he and my mother wanted me to live as a good citizen. I took it very hard when, in 2015, cancer took my mother prematurely. In my attempt to retrace the events that led to my demise, I surmise that my mom died around the same time that I began to lose my way. A few years later, Sarah's father Mike passed away after a long fight with Leukemia complicated by the COVID pandemic.

I cannot blame my bad decisions on those personal losses, or on my own weaknesses. My dishonesty would have disappointed my mother and Mike, just as it humiliated me with my father and Sarah. As practicing Christians, both Sarah and I grew up knowing that we had a duty and responsibility to live as good citizens. I had certainly been surrounded by plenty of positive role models.

The more I introspected, the more I had to think about the bad decisions that brought me here. Those thoughts brought me back to my days of Christian school, and stories from the Bible. I remembered reading the Parable of the Prodigal Son.

Much like the character in that story, I lost my way without thinking about how my actions would hurt others. I worked in a company that trusted me and opened opportunities. Yet rather than serving the company honestly, I deceived my colleagues and I deceived myself, staying blissfully ignorant of the consequences of my actions. For some inexplicable reason, I convinced myself that spending so much time away from my family justified my abusing the position of trust that I held.

With Bayer's internal investigation, reality caught up with me. Yet rather than taking immediate responsibility, I hid from my actions. It wasn't until the FBI visited me that I realized the gravity of the problems I created. I lost my self-respect. In time, I realized that the path to reconciliation wasn't about what I lost—but about understanding what I caused others to lose.

My guilty plea became rock bottom for me, and I had to learn how to pick myself up. First, I had to accept the consequences of my actions and accept responsibility for the harm I had done.

Admitting my guilt, without excuses or justifications, would be a first step. But I also had to express remorse to all those I harmed. I understood that I could not undo the past, but I could work tirelessly to make amends and rebuild what I had destroyed. As in that Biblical parable, my father stood by to help me pick up the pieces once I admitted my wrongdoing.

Admission of guilt became a catalyst for change and a source of clarity. It taught me the value of humility, the power of accepting responsibility, and the importance of seeking forgiveness. From that moment on, I dedicated myself to repairing the damage I had caused, not only in the material sense but also by transforming myself into a better person.

Cooperating with authorities, pleading guilty, and putting a plan in place to make restitution to Bayer would only be the first steps. To reconcile fully, however, I understood that I would have to do more.

I kept going back to that charging instrument that read, *United States of America v. Matthew Olinger*. It prompted me to want to learn more about best practices for a person going into the system. I began researching the internet to learn more about the purposes of sentencing. By reading articles on government websites, I learned that sentencing should accomplish four goals:

1. Deter others from breaking the law,
2. Incapacitate a person from breaking the law again,
3. Punish a person for breaking the law, and
4. Rehabilitate a person.

This Honorable Court would take those four factors into consideration. It didn't seem like I would have any influence over deterrence, incapacitation, or punishment. When it came to rehabilitation, however, the responsibility would be mine.

I meditated and prayed on what, if anything, I could do to begin a path to rehabilitation. I needed to do more than apologize for my actions, plead guilty, and repay the funds I inappropriately caused Bayer to lose. I began creating a plan to turn my life around. I focused on a plan that is built on faith, family, community service, community, earning an honest income, and education.

My faith has always been important to me, but I found throughout my life there were times when I was going through the motions. To avoid the feeling of being on a roller coaster, I have recommitted my life to my faith. My family and I have been attending Church weekly. From that role, I discovered the Knights of Columbus, which has opened several community service opportunities. I am involved in small groups and committed to serving at my church.

I practice the Daily Rosary and am working through the Bible in a Year program that includes a daily reading and a prayer. I also read the bible with my four children daily where we reflect on what we read and pray together. By starting the day off with a prayer, I feel as if I am making progress in my pathway to reconciliation. I've also confided in my Pastor, and I'm grateful to have his guidance.

Recently my family created a family mission statement built on traditional values. This document includes our mission statement, family values, and habits that we are focused on developing. We have rallied around this document and have organized weekly family meetings focused on this text. During our meetings, we reflect on our week and talk about weekly/annual goals. We also talk about what is going well and what challenges we are facing. This has transformed my family and helped us all navigate the hardships that I have brought to my family.

Despite the stress and challenges my poor decisions have placed on our marriage, my wife Sarah has stood by my side throughout this process. She has continued to support me, and we have grown closer during the past year. Looking ahead I am lucky to know that she will help me and our family move forward. I am also happy to announce that my wife and I are expecting our fifth child in May of 2024.

Community service is something that I am passionate about, and I have routinely served my community in the past. As I began to reflect on what I could do to try and give back, I wanted to find a unique opportunity that was relevant to my current circumstances. As I was researching, I came across the Bureau of Prisons' website and noticed that they offered instruction on rehabilitation, showing examples of "reentry programs." From those efforts I reached out to a nonprofit and began volunteering with a group that sought to help other people in prison prepare for law-abiding, contributing lives upon release. I helped the organization build an instructional video based on my experience in professional sales. This project could help thousands of incarcerated individuals build a plan for a successful release. It was another incremental step forward on my path to atonement.

Through my church and the Knights of Columbus, I have connected with other opportunities to serve the community. I have completed over 200 hours of service at the Catholic Church's food pantry since the beginning of the year. I also pick up leftover bread and baked goods from the local Panera Bread Company and deliver them to the food pantry on Monday Mornings. I am also a part of Kingdom Movers, a ministry that is committed to helping the elderly and single mothers pack and move furniture.

The importance of community service is something that I am teaching my four children. I am getting them involved in opportunities where they can regularly give back. We recently participated in a cleanup effort where we picked up trash at a local park. I have encouraged them to think about areas of the community that are important to them and find ways to offer their support.

I recognize that I need to interact and connect with people who will support my rehabilitation. I'm participating in Men of Integrity, a men's group I found through my church where we have a weekly discussion based on a Biblical reading. I'm also looking forward to participating in "That Man is You," a larger group, with more than 100 people. I was asked by my Church to help lead a team of men during these weekly retreats. I am meeting with my church pastor regularly and I have found a mentor at my church who are both helping me reflect on my past and build a plan for a successful future. I have also become involved in an online community composed of other individuals who have been impacted by the criminal justice system. This support group has

helped me introspect and commit to leading a life on the right track. These are important steps that will help ensure that I surround myself with positive messaging.

After my termination at Bayer, I had 14 months of honest work with Stoller USA, and I am looking forward to finding my way in my next career. As I reflect, I have quickly learned that I need to find a new way to make a living to support my family. I want to work in an area where I can leverage my business skills and start a business of my own.

Being an entrepreneur and small business owner is something that has always appealed to me, but I have never had the courage to step out on my own. As I pivot and begin to move forward, I have decided to go into business for myself and partner with my wife. We have started building our own e-commerce business, where we will sell fashion jewelry online. We have completed an e-commerce business course and connected with an excellent mentor who has walked us through how to create a business from the ground up with the goal of operating a sustainable online business.

Alongside this opportunity, we are moving forward with starting a real estate development business focused on renting vacation properties. In the meantime, I am committed to working to keep up to date with all my financial responsibilities, and I am willing to do any work that is available to make an honest living. I have worked as a landscaper, handyman, and Uber Eats driver to make ends meet. My wife has also gone back to work to help provide for our family.

In early November I was offered a fulltime position with a company called Midwest Closeouts. This company specializes in buying closeout merchandise and reselling it to other retailers who in turn sell it to the public. In my new position I will be responsible for managing the day to day business operations. Specifically, I will manage all the moving parts of handling the products that we purchase and sell. This is an excellent opportunity for me, and it will provide a stable source of income while I am working to launch my own businesses with my wife.

I am inspired to commit to continuous education. I have read numerous books and I have completed book reports for each book that I complete. I feel writing a book report helps me retain the key messages from these books and apply them to my own life. Some of the books I have read include *Plato's Crito*, *Nicomachean Ethics*, *Marcus Aurelius- Meditations*, *Long Walk to Freedom*, *Earning Freedom*, *Jesus Calling*, *Extreme Ownership*, and *Abandonment to Divine Providence* to name a few. I also read Tony Dungy's, *Uncommon Life*. He encourages us to work through a "Daily Challenge," which has been helping me to recalibrate. I may not know Coach Dungy, but I consider him a mentor. Since even before the FBI came calling, I have been reflecting on messages from great philosophers like Socrates, Plato, and Aristotle and how they stressed the importance of honesty, moral consistency, and truthfulness. Integrity means living by ethical principles and maintaining one's moral character.

To find opportunities to refortify my core values and commit to living a life based on integrity, I found Hillsdale College's "Introduction to Aristotle's Ethics". This course explores Aristotle's ethical philosophy, offering insights into leading a virtuous and fulfilling life by examining key principles of moral character and conduct.

Keeping a journal is a new exercise that is helping me reflect and recalibrate. It fosters self-reflection, enhances emotional awareness, and helps me organize my thoughts. It boosts my creativity, reduces stress, and aids problem-solving. Journaling has also preserved my memories and serves as a valuable self-improvement tool.

I have welcomed the opportunity to further my education and sharpen my work skills. Through research, I found the Brian Hamilton Foundation, and their Starter U Course which equips aspiring entrepreneurs with essential skills, providing guidance on business planning, financial literacy, and strategic decision-making, fostering successful business ventures. I completed this course in hopes that it would support my family's newly formed small businesses.

The Block Chain Council offers certification courses in relevant areas of study to prepare students for successful careers. I have completed their Certified Artificial Intelligence Expert program. This program will position me to obtain a remote career in the quickly expanding AI industry.

Finally, to remove all potential barriers to my future success, I have decided to stop drinking alcohol. Thankfully I am not battling alcoholism, but I have been battling for a sense of peace and greater personal happiness. I am finished lacking the amount of zest I want to have to play with and interact with my family, and I want to be mentally present in all situations. I completed a substance abuse course with Open Path to develop additional skills required to commit to this goal of living an alcohol-free life. There are countless reasons why this is a good choice for me moving forward.

This balanced approach has helped me reprioritize my life. I feel more focused than I have ever been, and I believe that I have a strategic plan to help ensure that I do not repeat the bad decisions that I made in the past.

Conclusion

I regret causing harm to the Bayer corporation, my former colleagues, and to those who put so much trust in me. Every opportunity existed for me to live as a good citizen. In this instance, I failed, and I apologize. I committed crimes against our country, and against people who trusted in me.

As I face judgment, I hope that others can consider the totality of my life, and what I have learned from this experience. If appropriate, I hope this Honorable Court will have mercy on me. I am committed to accepting the decision of this court, and I will serve my sentence with dignity.

Respectfully,

Matthew Olinger